

**INSIDE THIS ISSUE**

**Page 2**

Good-bye from HECN  
NDASFAA Update

**Page 3**

Common Concerns - Financial Aid Process  
SLND-Guarantor Bulletin Update

**Page 4**

Did You Know? PSA's

**Page 5**

Hello...from HECN

**Page 6**

EDE News from HECN

**Page 7**

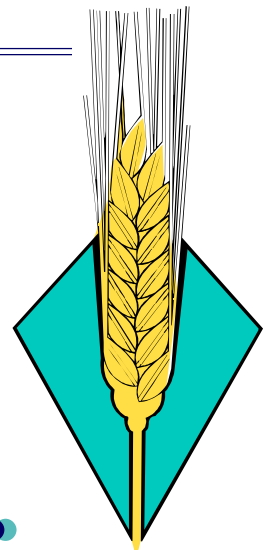
HECN Student Information Systems Report  
Upcoming Events

**Page 8-9**

Lender Listing

# Prairie Publications

**Volume 11, Issue 3  
March 1999**



## Good-Bye...from HECN

*by Rick Allen, State Training Officer  
NDUS, HECN-SIS  
Grand Forks, ND*

Over the years, you have seen me in many different ways. I've been the brash young loan counselor, the confident fiscal and computer assistant director, and now as the State Training Officer. More importantly, however, have been my "other" sides displayed at our state conferences: army general, university president, 50's geek, monk, and let's not forget Vanna White (you should have been suspicious then <grin>), or the many "other" sides of me. In just a month, I was supposed to be Farmer Brown. Okay, so who are you going to get now to so easily dress up as all these characters?

It is very important to me to publicly say a few thank you's. Julie Kubisiak, thank you for getting me through those first CWS years. You have been a steady source for me to turn to, personally and professionally, over the years and your advice has always been enlightening, and never has it been wrong. I have so enjoyed all these years of working with you and I

treasure your friendship. Bruce Helgerud, thank you for starting me in loans, for being a knowledgeable source to turn to, and for allowing me the space to "spread my wings" and do more than just fill out loan applications.

Dr. Soliah, a special thank you. You had the faith to hire me to a brand new position which would be carefully watched, had no set parameters, would often be criticized, and which ultimately would be responsible for the entire statewide financial aid system. You are a model for bosses because you set the basic parameters, have full faith in your employees, and you just turn them loose. You don't hover over their heads constantly double checking to see if they are doing what you expect of them. You trust them completely and you back them up whenever criticism comes their way. I have been fortunate to have had bosses who "let me fly," and you, sir, are tops. I have gone from a CWS student to the only State Training Officer in the nation, with many states attempting to get funding to have such a position. Your guidance is appreciated.

I probably started a bad thing here, because if I thank everyone

who has touched my life, I most certainly will forget some, and then will feel terrible. There are two more, however, whom I have to thank. First, Alice Husby. Wow. If there ever was a "tree of knowledge," it would be you Alice. From the time we first started to work with each other until today, you have been my "manual," a strong ally in all design and programming issues, someone I could always count on—always, and also a friend. Thank you.

Last, but certainly not least, is Sue Klava. Sue, or as we call her—"the boss," is that part of HECN most of you never see. While Dave, Scott, Charles, and I are busy hopping around the country for work, Sue is back home holding down the fort. Sue does all those critical, yet terrible jobs, such as SAR Comment Codes, Pell Payment Grid, Lender Code Table, College Table, and so many more. All I ever had to do was go to you, Sue, and say, "Can you do this for me please?" and it was always done—on time, correct, and often in a better format than I gave you. Although you are quite proficient professionally, the most important

Continued on page 2

Continued from page 1

part of you to me is your laugh. Yes, that's right, your laugh. In over seven years, I never saw you mad, depressed, revengeful, or any other negative emotions. You are always "up" and you have made me feel "up" on ten thousand occasions. How could I stay down or mad once you started to laugh? Thank you from the bottom of my heart.

I'd better stop now with the thank you's. It's 2:30 a.m. and I'm sitting here with tears in my eyes. Allow me to leave you with some suggestions which I have found to be helpful:

- Laugh a lot and don't take everything so seriously.
- Travel a lot. Go to ALL the conferences, seminars, and workshops. Fight for the funding so you can go. The knowledge and networking is priceless.
- Get involved in NDASFAA, RMAFAA, and NASFAA. You will grow so much and receive so many benefits from your service.
- Work together. There tends to be some talking behind backs, politics, and more which crop up. Remember what your Mom told you, "If you can't say it to their face, you shouldn't be saying it at all."
- Support each other: co-workers and fellow directors. Financial aid is tough. We all need each other's support.
- Contrary to popular opinion, HECN is not out to ruin your lives <grin>. After seven years here, I can assure you we care deeply for all eleven institutions and only want to help you serve your students better.

- Demand support from the system office. Without financial aid, this state would have tens of thousands of students fewer and would be out hundreds of millions of dollars. Financial aid gets "lost in the shuffle" with all the areas handled by the system office. Without support from above, however, many talented employees end up leaving.
- Always remember to respect everyone and to respect the diversity found in life. Even if you may disagree with someone's life, we need to respect each other. For someone to suffer comments, derogatory remarks, isolation, and even threats to their job simply because they are different is a horrible thing. People sometimes tire of fighting for respect and leave, thereby costing you and the profession a talented person.

In the words of one of my favorite musicals: *"So Long, Farewell, Auf Wiedersehen, Good-bye. Au Dieu, Au Dieu, Au Dieu to you and you."*

**"The better we feel about ourselves, the fewer times we have to knock somebody else down to feel tall."**

**"Live to the fullest today, for tomorrow may not be."**

**"Just think how happy you would be if you lost everything you have, right now, and then got it back again."**

## NDASFAA Update

by Bruce Helgerud  
Financial Aid Administrator  
UND-Grand Forks  
President - NDASFAA

Greetings!

This is my first attempt at doing a column of thoughts and issues, so here goes. My "thanks" to Ann Thorson for all her efforts and hard work during this last year as President of NDASFAA. Also, a belated good-bye and best wishes to Sister Rosanne. I do miss having her counsel and advice. By the way, Sister, if you are still reading these issues, I have something I need to get to you, so I will be in touch. There is also a farewell to say to Rick Allen who announced his resignation from HECN-SIS to move on to greener (more pay perhaps?) pastures. Rick, I will miss working with you and I know that the North Dakota University System as well as NDASFAA will miss all of your hard work. Welcome back to Jeff Jacobs. "Are you ready for us to come knocking on your door yet? I was sorry to get the news about Lynn Aaberg's father, and Lynn, please know that our thoughts and prayers are with you.

As you know, North Dakota's Governor, Edward Schafer, had proclaimed February 1999 as Financial Aid Awareness Month and we held a Financial Aid Hotline Night with a statewide toll-free call-in session on February 22. Thank you to all who have been involved, and some extra thanks to all who volunteered to be on the telephones to answer questions, as well as those of you who went on the air as radio and TV guests.

Continued on page 3



STUDENT LOANS OF NORTH DAKOTA  
ATTN: Program Development  
PO Box 5524  
Bismarck, ND 58506-5524

Administered by Bank of North Dakota  
overseen by  
North Dakota  
Industrial Commission

GOVERNOR  
Edward T. Schafer

ATTORNEY GENERAL  
Heidi Heitkamp

COMMISSIONER OF AGRICULTURE  
Roger Johnson

### PRAIRIE PUBLICATIONS

By Student Loans of North Dakota is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. To obtain a copy, please write to Prairie Publications, c/o Student Loans of North Dakota, PO Box 5524, Bismarck, ND 58506-5524. All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.

Continued from page 2

Remember that the Annual Conference will be in Fargo, March 31 and April 1, 1999. Sharon Albrecht and the Conference Committee have been working hard to get a great program together, so make plans to attend.

Also, start making plans to attend the two-day Federal Training Session that is being scheduled for May 1999 in Minot. You should attend to get the most up-to-date information on the changes from Reauthorization, as well as the training on the 1999-2000 Delivery System from the Department of Education.

Remember, now is also the time to plan for attending or sending someone to the RMAFSA Summer Institute this June in Colorado Springs, CO. It is excellent training and well worth the time spent at a very reasonable cost. You can find more information on the RMAFSA web site at <[www.rmasfaa.org](http://www.rmasfaa.org)>.

Have you been out to look at NDASFA's web site at <[www.und-w.nodak.edu/ndasfaa](http://www.und-w.nodak.edu/ndasfaa)>? Well, just to let you know it is in the process of being updated and the new URL (address) is going to be <[www.ndasfaa.org](http://www.ndasfaa.org)> so be alert to when we make that change over. Also, remember to use the Association's Listserv. E-mail to: [ndasfaa-1@listr.nodak.edu](mailto:ndasfaa-1@listr.nodak.edu); and subscribe to the Listserv at: [listserv@listserv.nodak.edu](mailto:listserv@listserv.nodak.edu).

For the near future, think about attending the NAFSAA Conference in July 1999 at Las Vegas, NV and the RMAFSA Conference in October 1999 at St. George, UT. Plan on going. It will be outstanding; and for the far future, "RMAFSA Conference 2000" will be in Rapid City, SD and, would you believe, "RMAFSA Conference 2002" will be in Bismarck, ND.

## Common Concerns About the Financial Aid Process

by Linda Albery, Coordinator  
College Information Service

It's that time of the year when students and families begin to address the need of how to pay for a post secondary education. Completing the Free Application for Federal Student Aid (FAFSA) can be an arduous process, but it must be done in order to be considered for financial aid by a college. It is the "early bird gets the worm" theory...as soon as your taxes have been finished, complete the FAFSA! Resources that can provide helpful assistance are high school counselors, college admissions and financial aid offices, College Information Service and Student Loans of North Dakota.

Typically, the number one question is: "How soon will I learn about the results/findings after completing the FAFSA?" On an average, it will take 4-6 weeks if you are mailing the application (make a copy before mailing). Filing electronically is being suggested to speed the process. You can do so at <[www.fafsa.ed.gov](http://www.fafsa.ed.gov)>. Also, College Information Service provides a free electronic transmittal service.

Next, students and families are puzzled by how the United States Department of Education (clearinghouse for the FAFSA) arrives at their Student Aid Report (SAR) conclusion. There is a Federal Methodology which determines the Expected Family Contribution (EFC). You can test this methodology on another helpful web site <[www.finaid.org/calculators/finaidestimate.phtml](http://www.finaid.org/calculators/finaidestimate.phtml)>

This free service provides a form where you can prepare an EFC. The site contends that your figures and that of the government may vary, and ultimately, the school's financial aid administrators are the final processors who send the Award



COLLEGE  
INFORMATION  
SERVICE

For answers to your questions about post-secondary schools, financial aid, admissions, deadlines, scholarships and student loans. Call...

Call: **1-800-554-2717**

Visit: "Ask CIS" at [www.banknd.com/slnd](http://www.banknd.com/slnd)

E-Mail: [bnsl@pioneer.state.nd.us](mailto:bnsl@pioneer.state.nd.us)

Letter (student's financial aid package).

All in all, it is worth the time and effort to insure some form of education beyond high school. Nationwide statistics demonstrate, the more education one has, the more one's earning power!

## SLND-Guarantor Bulletin Update

The SLND-Guarantor Bulletin Index for 1998, and SLND-Guarantor Bulletin #1-99 were issued on January 29, 1999 and contained the following information:

- Disaster areas defined in FL, KS, MS, and TX.
- The 91-day T-Bill for the quarter ending December 31, 1998 is 4.40%.
- Reauthorization changed the way preclaim assistance requests are resolved. Effective January 1, 1999 all preclaim assistance requests should not be resolved until the account is 30 days or less delinquent.
- *Common Manual* updates include: How to regain eligibility for annual and aggregate loan amounts; and eligibility criteria for a Consolidation loan must be met at the time the borrower applies for the loan.

If you would like a copy of the bulletin, please contact Holly Schirado at (800) 472-2166 ext. 85751, (701) 328-5751, or e-mail <[hschirad@pioneer.state.nd.us](mailto:hschirad@pioneer.state.nd.us)>

## Did You Know? PSA's

*The following Public Service Announcements will be used in March. These messages are a service of Student Loans of North Dakota, administered by Bank of North Dakota. If you have an idea or suggestion on a PSA you would like us to use, or if you have comments on previous ones, please call Beth or JoAnn in Program Development at 1-800-472-2166 ext. 85653 or 85619.*

Did you know there is a toll-free number you can call to find out information relating to any post-secondary school, college, or university? If you are interested in furthering your education and have questions about deadlines, the curriculum, how to apply for admission, financial aid sources; or any other questions related to post-secondary education, you can call College Information Service at 1-800-554-2717. This message is a public service of Student Loans of North Dakota, administered by Bank of North Dakota, dedicated to helping you plan for a better tomorrow.

Did you know each year people pass up the opportunity to continue their education because they think they can't afford it, won't qualify for financial aid, or just don't know the process? If you have questions about the application process; financial aid sources; the curriculum, deadlines, or who to contact at a particular school; or, want other college-related information, call College Information Service toll-free at 1-800-544-2717. This message is a public service of Student Loans of North Dakota, dedicated to helping you plan for a better tomorrow.

Did you know education beyond high school is one of the best investments available? The North Dakota State Census data reported people with a 4-year college degree earn one-third more than those with only a high school diploma. National statistics show college graduates have nearly twice the earning potential. Training at a vocational or trade school also increases earning potential; and some occupations can have higher earning potential than a traditional college degree. This message is a public service of Student Loans of North Dakota, administered by Bank of North Dakota, dedicated to helping you plan for a better tomorrow.

Did you know college costs typically increase at about twice the rate of inflation? It is never too early to start planning for a child's education. Investments and savings plans can help with college expenses. Scholarships and grants are often given for academics, athletics, or special talents and interests such as music and art; therefore, encouraging children in these areas may increase the possibilities for funding opportunities. If you have college-related questions, call 1-800-554-2717. This message is a public service of Student Loans of North Dakota, administered by Bank of North Dakota, dedicated to helping you plan for a better tomorrow.

## Who's Coming and Going at SLND?

### *Mitch Auer*

has left his position as Collection Specialist with SLND-Loan Servicer to pursue other interests.  
*Congratulations and Good Luck!*

## Picture This!

If you happened to be browsing through the Summer 1998 issue of *Student Aid Transcript*, published by NASFAA, you might notice that

one of our own financial aid directors is pictured on Page 17. Alice Hoffert, Financial Aid Director at the University of North Dakota, attended a session presented by diversity trainer, David Lee. Mr. Lee presented several sessions at the NASFAA Conference on Unlearning Racism. Pictured in the Summer issue, you will see Mr. Lee leading a discussion about "*The Color of Fear*" and Alice is seated nearby. (You just never know where your picture may end up!)

## SLND Employee of the Month

*Leslie Ann Schmit* has been chosen as Employee of the Month for March. Leslie started her employment with SLND-Guarantor in December 1985 as a Collection Officer and has been in that position ever since.

Leslie was nominated by the collectors in her department. This is what they had to say about her:

"Our department has five new bodies. There are many, many training questions coming up every day. Leslie is always quick to answer every single question that someone asks. She is always patient, kind, and assures everybody that no question is a dumb question. She is always willing to drop what she is doing to help another employee. Leslie has a way about her that makes a person feel special. She will always lend an ear and do her best to come up with a solution to any problem.

"Leslie has gone beyond the line of duty in the last couple of months to make sure all work (everybody's) is completed. If it means staying late to complete a project, she has no problem with it. She is a great "take charge" kind of person, and has been absolutely wonderful during this time of change within our unit.

"When it comes to our borrowers, she is kindhearted, and treats borrowers the same way she treats her co-workers. If there is a call that needs to be transferred, she will go find the person the call needs to be transferred to.

"As you can see, we are very proud to have Leslie as part of our team and feel these are just a few of the reasons the Guarantor unit agrees that Leslie deserves this award."

*Congratulations!*

## Hello... from HECN

by Rick Allen, State Training Officer  
NDUS, HECN-SIS  
Grand Forks, ND

An often used phrase is, "I can not believe it is already..." (I'm going to use this phrase again and I'm truly surprised.) I can not believe it is already March! This year is just flying by (another often used phrase). Perhaps it's because we're all looking forward to the new millennium. Maybe it's due to being so busy we don't notice each day go by. Or maybe it's just because I am getting old <grin>. For me, one of the best things about March is I've survived the coldest months of the year. Spring is starting all across the country, which means it just has to start here pretty soon. Right?

February 12 marked the day HECN began loading 1999-2000 ISIRs on the mainframe, as scheduled. Thank you to Scott, Janie, Chad, Acey, and anyone else who put in so much work to set up the new programs. Scott provided the leadership necessary to guide the entire project along from inception to completion. Although it may appear there are not any major changes in the ISIR, the Department always takes such strange pleasure in moving fields around on the layout, changing the value of fields, deleting fields we need, and adding fields. I mention this because, especially in programming, things are never as easy as they appear to be. Even though we may not think there are many changes and it should be easy for the programmers this year, that has never been the case in my years of experience.

To be on schedule this year was also a major feat because this is the first year any of these programmers have worked on the ISIR programs! Janie is the only financial aid programmer out of the three, and she was just hired as a financial aid programmer only a few short months ago. Chad and Acey have been

graciously assigned to financial aid projects to help while we're so short of programmers. I know people say a programmer should be able to jump into any project, but that is simply not true. The complexity and system-wide integration of HECN makes it a daunting task to just jump right in.

I want to leave you with a good idea of what we have 'on the plate' for programming projects here at HECN. I hope by the time you read this you will have received the notice that we are now live electronically with the Montana Guaranteed Student Loan Program (MGSLP). You may now transmit loan applications (JCLFI342) and receive Electronic Funds Transfer when dealing with MGSLP. Remember to sign your contracts and return them to the agency.

It appears we are actually ahead of the Department on one project. The Single Identifier Initiative project, commonly referred to as the DUNS (Dunns and Bradbury Uniform Numbering System) project, is on hold at the moment. We have done the initial programming and are waiting on the table of guarantors, lenders, and institutions' DUNS numbers which the Department has not yet provided. One nice side benefit of this project is, for the first time, we have a searchable college code table! DC25 now allows you to search for college codes within a state. This should prove very beneficial.

NSLDS is a major programming challenge. While NSLDS had to take a back seat during the ISIR programming, we are still very much on task. The Design Committee has twice reviewed the design of how we will load NSLDS data on the mainframe and use that data instead of the history files, each time refining the process. Coding will begin in earnest now that the ISIR project is complete.

1999-2000 RFMS (Recipient Financial Management System). Beginning this upcoming award year, all of the institutions across the

country will begin to use a new method of reporting Pell payments to the Department. The diskette reporting is eliminated and the cartridge, EDEExpress Pell Payment Software, and the mainframe reporting will all be switching to RFMS. NDUS institutions will be using the RFMS process on the mainframe, but HECN will actually be sending and receiving the data on the PC and uploading or downloading it to the mainframe. WE WILL NOT BE USING the EDEExpress Pell Payment Software. We are only able to support one process and it will be the RFMS process we are now coding. I believe all of you will be pleasantly surprised with how relatively easy the process will be to you, without any of the difficulties, perceived or otherwise, with our old system. I also encourage you to go to the IFAP web page <[www.ifap.ed.gov](http://www.ifap.ed.gov)> and click on the RFMS link. Since this process is identical to the Direct Loan Originating and Payment process, and is the process to which the Department is switching all payments, it would be beneficial to learn as much about the process as possible.

The annual FISAP changes are coming upon us real soon. The Department has released the new version and we will need to begin programming the changes. An approved request to work on is to provide a comment screen on FR10. This would be a free-floating comment page with no edits. It will be as if writing on a tablet of paper. To finish our list, we have a multitude of non-mandatory projects to start: CommonLine, Early Awarding, Batch awarding of UnSub loans, redesign award letter to be sent by e-mail, and others. It is interesting to notice the striking difference between 2-year and 4-year institutions in prioritizing the non-mandatory projects. These differences will need to be addressed.

Continued on page 6

Continued from page 5

The daily “Did You Know...” started in February has been an incredible success. Both HECN and the institutions have benefited in receiving this daily notice which points out some ‘clue’ about the system. Some days the ‘clue’ is short, and some days the ‘clue’ has been rather long. It has helped all of us to remember those, “Oh yeah, I forgot that is what it did.” situations.

In my first article written this month, I talk about leaving, so I have purposely avoided any comments so far in this article. However, please allow me this one exception. This is my 85th article for *Prairie Publications*. I have thoroughly enjoyed ‘talking’ with you each month in this manner. I have tried to provide you with relevant information, review financial aid projects, and discuss federal statutes and regulations. Along the way, I’ve told some stories, chatted about some irrelevant subjects (this month’s March comments for instance), and don’t forget those great quotes given at the end of each article. I hope you’ve been enlightened, encouraged, and most of all enjoyed these articles. Until we meet again...

**“Minds are like parachutes—they function only when they are open.”**

**“Often the best way to win is to forget to keep score.”**

**“Learn to enjoy little things—there are so many of them.”**

---

## EDE News from HECN

by Scott Mahar

**Change** - a little word which means so much. We always hear about change because everything in our life is under constant change. In some ways I like change very much, but in others I don’t like it much at all. One word with so many meanings. Some changes we don’t even notice, while other changes

demand we stand and recognize. This month is a big change for me. While I know we just put in new software and are switching to a new server, and those are big changes, none compare to the change right here in my own office. As you all know, I’m talking about the resignation of Rick.

Rick has been a part of my financial aid career from the beginning. When I started in this business of financial aid, it was Rick who trained me to be a counselor. It was Rick who had the unending task of showing me all the rules and regulations, as well as how to deal with students and the various situations we encounter. Eventually, Rick was the person who began teaching the complex HECN Statewide Computer System to me. He took the time to explain all parts of the system and how they interacted with one another.

At HECN, like many of you, I relied heavily upon his knowledge of the computer system to answer the many puzzling situations I encountered. He always had a way to get the problem fixed and did so without me having to stop doing my work. When he couldn’t solve the situation, he always worked with whomever to get it fixed. All along, he continued to show me more and more about the system, never getting frustrated by my stupid questions or my never-ending ability to talk. Because Rick had knowledge of the EDE System, I had to rely heavily upon his skills and knowledge as I began my new position. He took the necessary time, and many times it was frustrating, to show me not only how the EDE System worked, but why. It is this skill and knowledge that will be missed by all in the financial aid community.

### EDE Tip of the Month:

As you know, whenever you bring up a list of students in the EDEExpress software, it brings them up in social security number order. To change this order, right click over the last name column and choose

either ascending or descending order. This will rearrange the students based upon last name sort order. An example of when this would be useful would be if you were opening a record without knowing the SSN. To do this, from the menu choose **FILE** and **OPEN**. At the SSN prompt, click on the **ISIR** button. You will note the students are listed in SSN order. To sort the last name in ascending order, right mouse click on the last name heading and choose ascending order. Now the students are listed in ascending last name order and finding your student becomes easier.

Are you printing ISIRs by batch number? If so, do you dislike having to type in the batch number each time? I’m guessing most of you don’t like typing in the batch number. Why not instead use the Windows cut and paste ability to help you out. The CPS has provided a way to complete this task without retyping the batch number. To do this, from the menu, choose **TOOLS, BROWSE, APP EXPRESS**. A grid will pop-up and display a list of batch numbers. Click into the batch number field of the batch you want to print. While in this field, depress the **CTRL** and **C** key to make a copy of the batch number. Once you have selected the batch, go to the print option and select to print the ISIR or report you are wanting. From the queries, select the Batch Number query. You will be prompted to input the batch number to be printed. In the value box, depress the **CTRL** and **V** key to paste the batch number into the field. Now you can complete the printing process without having to type the long batch number value.

Now as I close this article, I want to say “thanks” Rick, for all you’ve done to improve me as a person and professional. “Thanks” also for all you’ve done to make the financial aid process better for NDUS financial aid offices and, in turn, for students. Although many of

---

Continued on page 7

Continued from page 6

the students don't know your name, the work you've done over the years has made a huge impact on their collegiate life. I know many will join me in saying "thanks" and "we'll miss you a lot." Good luck in your new endeavor and keep in touch!

## HECN - Student Information Systems Report

by Charles Fjeld  
Admissions/Registrar State Trainer

In an effort to keep you all informed about projects, let me talk this time about something called the WEB Initiative.

The first I heard about the WEB Initiative was through an e-mail disbursed to the Registrars, Admissions, and Financial Aid Listservs in early December of 1998. In case you missed that information, I'm including it in my article. It appears below:

The HECN finance, student record, and financial aid teams have begun a joint effort to provide access to administrative information via the World Wide Web (WWW). The initial concept calls for five separate projects. They are: One Entry Point, Student Access, Employee Access, Admission and Financial Aid Tracking, and Credit Card Payment. Following is a brief definition of each.

### One Entry Point

A single web page that will serve as an entry point to HECN legacy information web systems and pages. This is the page that all outside web pages will access.

### Student Access

This system and its associated pages will provide the functionality of ALFI (Access Line For Information) via the WWW.

### Employee Access

These pages will provide PIN-controlled employee access to personal information via the WWW. Inquiry access to accounts receivable, vacation and sick leave, pay stub, withholding, flexcomp contribution, disbursement and balance, name and address, ACH bank account, reimbursement status, and other information will be available. Update capability of certain information will also be available. We are calling this system EASY (Employee Access System).

### Admission and Financial Aid Tracking

These two systems will provide information to admission and financial aid applicants regarding the status of their applications. We are currently viewing them as a single project.

### Credit Card Payment

This system will allow credit card payment via the WWW. Currently a separate project, it may be incorporated into other projects.

We will work on WWW initiative projects in the sequence listed above. Although no specific timelines have been set, the hope is to have something in place before the start of the Fall 1999-2000 term.

We are presently planning a proof of concept with a vendor to confirm that the vendors software will provide web access to our legacy information. We have also begun conceptual design efforts on the One Entry Point, Student, and Employee Access systems.

The **student access** portion of this initiative is the only piece in which I am involved. Let me tell you what has happened there.

The initial design has been developed, a simulation prepared, and a presentation made to the Design Committee and other interested participants. The suggestions gained from meeting with end-users are now being incorporated into the design.

It will be exciting to reach the point where students are able to interact with NDUS institutions through ALFI (Access Line For Information). ALFI provides students with the following services:

- a. Registration and Drop/Add
- b. Inquiry to:
  - open sections of courses;
  - accounts receivable balance;
  - registration appointment time;
  - grade inquiry appointment time;
  - advisor;
  - holds on the record which prevent registration;
  - address (local and home);
  - term grades; and
  - request an academic record.



**March 16** - SLND Originating Lender Workshop, Bank of North Dakota, Bismarck, ND

**March 25-27** - South Dakota Counselors Association (SDCA) Conference, Holiday Inn, Brookings, SD

**March 29-31** - South Dakota Association of School Financial Aid Administrators (SDASFAA) Conference, Golden Hills Resort, Lead, SD

**March 31-April 1** - North Dakota Association of School Financial Aid Administrators (NDASFAA) Conference, Ramada Inn, Fargo, ND

Student Loans of North Dakota (SLND) provides this directory to help you in selecting a lender for your student loan. We recommend you use the same lender throughout your college years. All lenders listed in this directory work with SLND-Guarantor.

**Originating** lenders disburse their own loan funds. **Alliance** lenders work with Bank of North Dakota to disburse loans.

If you have questions, call SLND at 1-800-472-2166 ext. 85754 or Program Development at ext. 85653 or 85619.

City	ID #	Lender	O= Originate A= Alliance	City	ID #	Lender	O= Originate A= Alliance
<b>A</b> lmont	807284	Security State Bank	A	Fessenden	830382	Community Credit Union	A
Aneta	100107	First State Bank of Sharon	A		807197	First International Bank	O
Arthur	807233	First State Bank of ND	A	Fingal	807193	Fingal State Bank	A
Ashley	807258	McIntosh County Bank	A	Finley	815464	Citizens State Bank	A
<b>B</b> each	807181	Community First National	A	Flasher	830503	Community Credit Union	O
Belfield	100121	Great Plains National Bank	A	Forman	807279	Sargent County Bank	A
Beulah	807153	Bank of Beulah *	O	<b>G</b> arrison	833042	BNC National Bank	A
	810388	U.S. Bank	O		807240	Garrison State Bank	A
Bismarck	826627	Bank Center First	A	Glen Ullin	100120	Bank of Glen Ullin	A
	816386	Bank of North Dakota	O	Golva	100112	First State Bank	A
	833042	BNC National Bank	A	Goodrich	807223	First State Bank	A
	833178	First Southwest Bank	A	Grafton	100110	Citizens State Bank	A
	100117	Genie-Watt Credit Union	A		807176	Norwest Bank	O
	833068	Kirkwood Bank & Trust	A		810388	U.S. Bank	O
	807176	Norwest Bank	O	Grand Forks	807205	First National Bank of ND	A
	100108	St. Alexis Credit Union	A		833256	First State Bank	A
	810388	U.S. Bank	O		807176	Norwest Bank	O
Bottineau	807215	First National Bank & Trust	A		810388	U.S. Bank	O
	807203	United Community Bank ND	A	<b>H</b> ankinson	816396	Community First National	A
Bowbells	807302	First National Bank	A		100116	Lincoln State Bank	A
Bowdon	807287	Security State Bank of ND	A	Hannaford	807287	Security State Bank	A
Bowman	816984	Dakota Western Bank	A	Harvey	807197	First International Bank	O
	807176	Norwest Bank	O		807224	First State Bank Harvey	A
Buffalo	807233	First State Bank of ND	A	Hazelton	833254	Bank of Hazelton	A
Burlington	807203	United Community Bank ND	A	Hazen	807306	Union State Bank	O
Butte	807203	United Community Bank ND	A	Hebron	807282	Dakota Community Bank	A
<b>C</b> ando	818143	CountryBank USA	A				
	807232	First State Bank	A	<b>H</b> ettinger	807206	First National Bank	A
Carrington	830382	Community Credit Union	A		827451	West River State Bank	O
	807287	Security State Bank	A	Hillsboro	807176	Norwest Bank	O
Casselton	807205	First National Bank ND	A	Hunter	100114	Security State Bank of Hunter	A
	807176	Norwest Bank	O	<b>J</b> amestown	807176	Norwest Bank	O
Cavalier	100113	United Valley Bank of Cavalier	A		807287	Security State Bank of ND	A
Center	807289	State Bank of Oliver County	A		807299	Stutsman County State Bank	A
Cooperstown	807287	Security State Bank of ND	A		810388	U.S. Bank	O
	807178	Community First National Bank	A	<b>K</b> enmare	833042	BNC National Bank	A
Crosby	833042	BNC National Bank	A		807295	State Bank & Trust	A
				Killdeer	807150	American State Bank	A
<b>D</b> evis Lake	807277	Ramsey National Bank	A		807197	First International Bank	O
	810388	U.S. Bank	O	Kulm	100118	Hometown Credit Union	A
Dickinson	807150	American State Bank	A		100104	Kulm State Bank	A
	807202	Community First National	A	<b>L</b> aMoure	807225	First State Bank	A
	816401	Dakota Community Bank	A	Langdon	807195	First State Bank	A
	833068	Kirkwood Bank & Trust	A		810388	U.S. Bank	O
	807176	Norwest Bank	O	Leeds	100103	United Community Bank ND	A
	810388	U.S. Bank	O	Lidgerwood	816396	Community First National	A
Drake	807203	United Community Bank ND	A	Linton	807207	BNC National Bank	A
Drayton	100106	Drayton State Bank	A		100105	Security State Bank	A
Dunseith	807283	Security State Bank	A	Lisbon	807301	First National Bank	A
<b>E</b> dgeley	814681	Security State Bank	A		810388	U.S. Bank	O
Elgin	100101	Farmers State Bank	A	Litchville	807176	Norwest Bank	A
Ellendale	833042	BNC National Bank	A	<b>M</b> addock	819819	Benson County Credit Union	A
	807300	First Southwest Bank	A		807277	Ramsey National Bank	A
Enderlin	807163	Citizens State Bank	A	Mandan	100124	Dakota Community Bank	A
Esmond	807277	Ramsey National Bank	A		807254	First Southwest Bank	A
<b>F</b> airmount	807269	Peoples State Bank	A		100119	Mandan Railway Empl. Cr. Un.	A
Fargo	807178	Community First National	A		807176	Norwest Bank	O
	807197	First International Bank	O		810388	U.S. Bank	O
	807205	First National Bank	A	Mayville	807241	Goose River State Bank	A
	807176	Norwest Bank	O	McVile	100115	McVile State Bank	A
	807277	Ramsey National Bank	A	Milnor	807301	First National Bank	A
	807297	State Bank of Fargo	A	Minot	807197	First International Bank	O
	824412	Union State Bank	A		807302	First National Bank	A
	810388	U.S. Bank	O		816395	First Western Bank	A

## North Dakota Lenders (Cont'd)

City	ID #	Lender	O= Originate
			A= Alliance
Minot	829454	Northern Tier Credit Union	A
	807176	Norwest Bank	O
	100122	Town & Country Credit Union	A
	807203	United Community Bank ND	A
	810388	U.S. Bank	O
Mohall	807165	Citizens State Bank	A
Mott	807173	Commercial Bank - Mott	A
Munich	817314	First State Bank - Munich	A
New England	807150	American State Bank	A
New Leipzig	100123	Dakota Community Bank	A
New Rockford	830382	Community Credit Union	A
	807287	Security State Bank ND	A
New Salem	807284	Security State Bank	A
New Town	807250	Lakeside State Bank	O
Northwood	807205	First National Bank of ND	A
Oakes	807212	First Southwest Bank	A
Portland	807194	First & Farmers Bank	A
	819543	Portland Credit Union	A
Powers Lake	816985	Liberty State Bank	A
Reeder	807206	First National Bank	A
Regent	807206	First National Bank	A
Rolla	807196	First State Bank	A
Rugby	819819	Benson County Credit Union	A
Scranton	807176	Norwest Bank	O
Sharon	100107	First State Bank	A
Sheyenne	807277	Ramsey National Bank	A
Stanley	833042	BNC National Bank	A
	807281	Scandia American Bank	A
Steele	807156	Bank of Steele	A
Strasburg	807298	Strasburg State Bank	A
Streeter	807296	State Bank of Streeter *	O
Thompson	833256	First State Bank	A
Tioga	100111	The Bank of Tioga	A
Tolna	100109	Farmers & Merchants Bank	A
Turtle Lake	830810	Community Credit Union	O
Valley City	821884	Farmers & Merchants Bank	A
	807176	Norwest Bank	O
	810388	U.S. Bank	O
Velva	829454	Northern Tier Credit Union	A
	817221	Peoples State Bank	A
Wahpeton	807311	Community First National	A
	807176	Norwest Bank	O
	810388	U.S. Bank	O
Walhalla	807312	Walhalla State Bank	A
Watford City	833042	BNC National Bank	A
	807197	First International Bank	O
	833280	McKenzie County Bank	A
West Fargo	807205	First National Bank ND	A
	817402	State Bank - West Fargo	A
	810388	U.S. Bank	O
Williston	807152	American State Bank	A
	807197	First International Bank	O
	810388	U.S. Bank	O
Willow City	829454	Northern Tier Credit Union	A
Wilton	807230	First State Bank	A
Wimbledon	807287	Security State Bank of ND	A
Wishek	100105	Security State Bank	A
Wyndmere	100116	Lincoln State Bank	A
Zeeland	807258	McIntosh County Bank	A

## South Dakota Lenders

City	ID #	Lender	O= Originate
			A= Alliance
DuPree	100301	First Financial Bank	A
Gettysburg	100304	Community First State Bank	A
Lemmon	100303	Community First State Bank	A
No. Sioux City	100301	First Financial Bank	A

### Other Lenders

City	ID #	Lender	O= Originate
			A= Alliance
Nationwide	808857	Bank One Finance	O
Nationwide	819873	Crestar Bank	O
	811304	Crestar Bank	O
Nationwide	824573	Key Bank as trustee for EFT Finance Co.	O
	824690	First National Bank of Chicago	O
Nationwide	832775	NBD Bank	O

\*These lenders offer only the Subsidized Stafford loan. Other Lenders offer a combination of loan programs which may include Subsidized Stafford, Unsubsidized Stafford, and PLUS loans.

Check with your lender to find out the loan programs they offer. If your lender does not offer the type of student loan you need, the Bank of North Dakota can help you.

Can't find your lender? If your  
lender is not listed in this directory,  
we can help.

Contact SLND-Guarantor at:

**1-800-472-2166 ext. 85754**

*www.banknd.com*

bndsl@pioneer.state.nd.us

1-800-643-3916 (TDD)

1-701-328-5716 (FAX)

SLND, a division of Bank of North Dakota, does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in the admission to, access to, or operations of programs, services or activities. Individuals who need accommodations, alternative formats, or information on internal grievance procedures should contact the Support Services Manager, 701-328-5620, M-F, 8 a.m. to 5 p.m.